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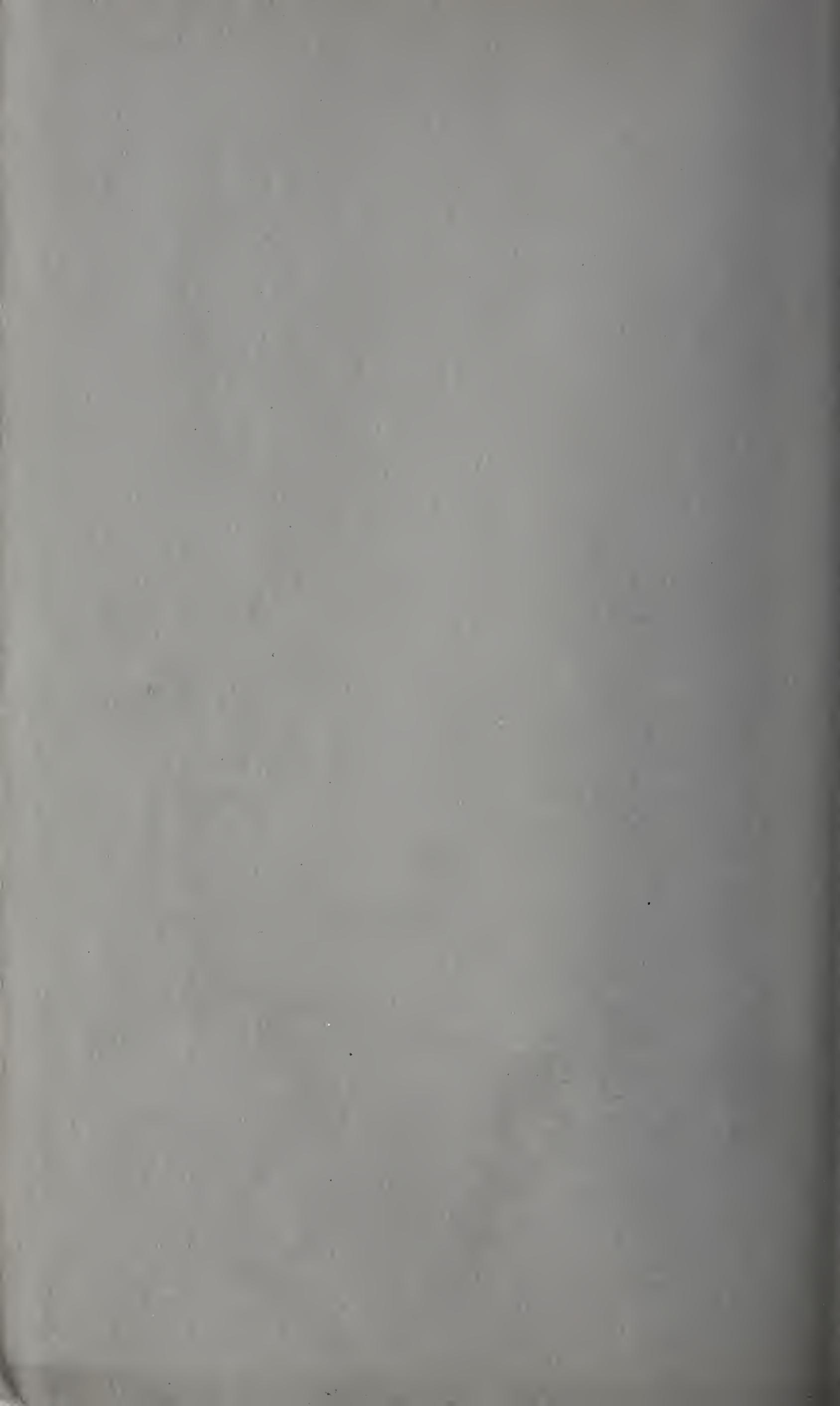
Logic of Modern Charity

An Address

**Delivered before The Federation
of Jewish Charities**

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the Housing Commission, and a
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izing Charity**



Mr. President, Ladies and Gentlemen:

If I were an expert in any department of charitable work, I might make an effort to give you advice or instruction. As there is no department, however, in which I have the slightest right to make the claim of being expert, I do not intend to attempt more this evening than to discuss with you some of the problems which we all have to meet, and to call attention to some phases of the work which it seems to me ought to be emphasized. You are too familiar with the history of charity and charitable work, as we understand it today, to justify my doing more than simply advert to that history as a preliminary to what I want to say afterward. We all know that the instinct and the practice of barbarous peoples in former ages was to get rid of the dependent,—the old, the weak, or the half-witted,—to drive them out of communities and let them either eke out a precarious existence or else starve or drown. Even when the development of civilization and the growth of humanitarian sentiments had awakened the feeling that it was the duty of a community to care for its dependents, that care was largely left to individuals, or if performed by public authorities, was done in a perfunctory and often brutal way. Sick, poor, epileptics, dependent children, and criminals were huddled together, and the results were demoralizing and shocking. It is one of the many evidences

of the progress which the human race has made through the ages that such conditions would not be tolerated in any civilized community today. Dependents and criminals are now segregated, and this segregation is further carried into a separation of adults from children, of sick from well, and of the sane from the insane. In our own country the state has assumed the burden of caring for some, the cities for others, and some are still left to the ministrations of private charities, as distinguished from public or official care. I use this word "care" advisedly, because it ought to be recognized that what the community as a whole does for certain persons incapable of taking care of themselves is done as a matter of justice and not as a matter of charity. This distinction should not be forgotten. If an individual is entitled to care,—if he can claim it as a matter of right and not of charity,—his claim is upon the community as a whole. This sentiment is very well expressed in the preamble of the Old Age Pension Act passed by the New Zealand Parliament in 1898, which reads: "It is appropriate that deserving persons who, during the prime of life, have helped to bear the public burdens of the colony by the payment of taxes, and to open up its resources by their labor and skill, should receive from the colony a pension in their old age."

We have to recognize the fact that in every community of any size there will always be certain persons who will need assistance. With some of them it is their own fault. They have been brought to a condition of dependency by bad habits, by neglect of health or of sanitary rules, by ignorance,

laziness, or thriftlessness. With others it is not their own fault. A mechanic may work industriously and live thriftily for many years without being able to save much money, the bulk of his earnings being consumed by the needs of a growing family. Suddenly his trade becomes obsolete, sickness develops, an accident happens to him, or old age overtakes him. The founder of Christianity said to the Hebrews of his day, "The poor you have always with you." For nearly twenty centuries this was regarded as axiomatic, and it was a universally accepted belief that every people for all time would have the poor with them. In later days there has been a growing desire to put an end to that condition. A growing number of enthusiasts have maintained that poverty was more the result of unjust social conditions than of individual fault. This view has been urged particularly by the advocates of the Single Tax. One of the ablest advocates of that economic principle, in a paper written a few years ago, entitled "The Disease of Charity," asked the question, "If, in all these years of giving 'to improve the condition of the poor,' we have not materially improved their condition nor lessened the demands in their behalf, should we not pause to consider whether we have been working toward a solution of this problem?" He goes on to argue: "The indefinite multiplication of free eating houses or other suppliers of food cannot better the condition of society." "Nor does the remedy," he says, "lie in modern tenements or in suburban homes. As modern tenements increased in number, they would attract still greater crowds to the cities. These

houses improve their neighborhoods and increase surrounding rents.” “Charity interferes with legitimate business.” “Free hospitals foster improvidence and cultivate the spirit of pauperism.” He objects to securing positions for discharged prisoners because they get their chance at the expense of some honest man. He quotes from Andrew Carnegie that, “Of every thousand dollars spent upon so-called objects of charity, it is not an overestimate to say that nine hundred of it had better have been thrown into the sea.” He claims that, “as the farmer raises vegetables, so communities raise paupers. The process is the same. The first step is to sow the seeds through charity.” He claims that the “fresh-air funds” to give children a week or fortnight in the country are “about like giving a box of candy or matinee tickets to a vagrant child.” He suggests that, “to relieve present misery is the best that charity can do,” and declares that “it is but a matter of a little time before charity will abandon nearly all its present works.” He concludes his paper with this quotation from John Ruskin: “Men will be unwisely fond, vainly faithful, unless primarily they are just; and the mistake of the best men through generation after generation has been that great one of thinking to help the poor by alms-giving, and by preaching of patience and hope, and by every other means, emollient and consolatory, except the one thing which God orders for them—justice.”

I have given you these quotations because they express a point of view which, although extreme, ought not to be and cannot be ignored. I agree

with the writer to this extent, that charity in the past has been too generally merely palliative. We have too generally accepted poverty and misery as inevitable incidents of social life, and confined ourselves too much to merely seeking to relieve them. In this stage of the world's progress it is time for us to get down to the roots of things, and seek real remedies instead of mere palliatives. Wise physicians are no longer satisfied to prescribe niter for a fever, or a porous plaster for a pain in the back or chest. They seek to find and remove the cause of the fever or the pain, and we must follow this same principle in treating the problem of poverty. We need not take such a radical view as some of our single tax friends do, or adopt revolutionary remedies. There are some things which are not so far below the surface that they cannot be reached, and these things it is our duty to get at.

For example, we know beyond the possibility of doubt that feeble-mindedness is costly—that, in the words of the Public Charities Association of Pennsylvania, “It contributes greatly to the problem of relief work, public and private, and is a constant drain on all relief agencies; that it fills our foundling asylums and does much to populate our prisons and reformatories. We know that the feeble-minded woman in particular is a prolific disseminator of bodily disease, moral degeneracy, and mental decay, constantly reproducing her kind.” It is manifest that by the effective segregation and care of the feeble-minded we can take a great step in advance and greatly reduce this “constant drain on all relief agencies.”

We know that the employment of children of tender age in hard manual labor, or for long hours, or under demoralizing conditions, while it may in some cases be a little present help to a family in distress, is borrowing from the future at usurious interest, because the stunted or uneducated children of today are likely to become the parents of future generations of dependents, who will be a care and charge upon their contemporaries. This principle has been so well recognized that protective laws upon this subject have now been written into the statute books of almost every state.

We know that the liquor traffic is a tremendous charge upon the community. Advocates and opponents of prohibition use widely varying statistics, but, even without reading, our personal experiences have given each one of us opportunities of observing the bad effects of the liquor traffic. I am not a teetotaler, and I object on general principles to sumptuary legislation, or to the denial of personal rights, but I am slowly reaching the conclusion that this is a case where theory must give way to practice, that sentiment must yield to facts, and that something must be done to minimize this evil. Personally I should like to see the experiment tried of levying an almost prohibitory tax upon the sale of spirituous liquors, and a very low tax upon the sale of wines or malt liquors. Light wines and beers sometimes lead to intoxication, but rarely, and the form of intoxication which they may cause is not apt to lead to homicide or suicide or criminal assaults, nor are its physical effects so destructive.

Workmen's compensation acts, old age pensions,

and Compulsory Insurance are experiments which seem to me worth trying. I know the objections to them, and I know, too, that they are often urged by demagogues, and too often work injustice to employers of labor, but it is a fact that the recovery of a few thousand dollars after years of expensive litigation wholly fails to compensate a workman for an injury which makes it impossible for him to follow his trade. Compulsory insurance may compel him to divert money sorely needed for his present wants, and the thrifty should not be taxed for the benefit of the unthrifty, but we have got to find some way of reducing the army of dependents, whose care has become an almost intolerable burden, and experiments along these lines seem to me to be worth making.

We know that public health is purchasable by the education of mothers in the care of children, by careful supervision of food supplies, by adequate precautions against the spread of communicable diseases, by the suppression of spitting, the common drinking-cup, and the common towel, and by the furnishing of pure water. Not only does this lessen the demands upon hospitals, but it also avoids many of the numerous cases where sickness causes a family which is barely above the "bread line" to become submerged. So, too, a better enforcement of law and order, the better regulation or suppression of the liquor traffic, and the safeguarding of workmen in dangerous employments will all tend to reduce accidents and ill health.

We know that what is true of feeble-mindedness is true in a much greater degree of bad housing con-

ditions. Insanitary conditions in a house or neighborhood are destructive of both health and morality, and the resulting disease is not confined to the inmates, but is liable to spread and ramify into every section of the community. To permit such conditions to continue is like letting weeds mature in fertile soil and scatter their seeds broadcast. As long as they are permitted to continue we shall never be able to build enough hospitals, jails, or reformatories to house the victims. There is no way of counting the number of inmates of homes and reformatories, young men as well as young women, whose downfall has resulted from the demoralizing effects of room overcrowding, the taking of lodgers, or the promiscuous use of inadequate toilet accommodations, but their number must be immense. Neither can we fix definitely the number of cases of anemia, pneumonia, or tuberculosis that are the direct or the indirect results of lack of light and air, but even in our own community they must run up into the thousands annually. It is perfectly evident that a reform in these conditions will not only add to the health and comfort of the poorer classes of the community, but will lower the death-rate, increase the average productive capacity of the community, and reduce the demands upon all other charitable agencies. I am free to say that here again there are difficulties in the way. The rights of real-estate owners are not to be ridden over roughshod, and there is a measure of justice in the claim that insanitary conditions are often the fault of the tenant rather than of the owner. The Housing Commission, with which I have the honor to be connected,

formed at the request of forty or fifty charitable agencies which realized the necessity for its existence, has now been working for four or five years along three lines. In the first place, it has sought to educate the community to the dangers of bad housing, and to the fact that bad housing affects the *whole* of the community. Secondly, it has taken up thousands of particular cases, and by negotiation with owners, or complaints to the health authorities, has secured their correction. Thirdly, it has labored to have enacted a Housing Code which would centralize responsibility for the correction of bad housing conditions; establish certain minimum standards as matters of statute law; and give public officials the necessary legal authority to correct improper conditions. After long and careful consultation with representatives of the Octavia Hill Association and others, and careful study of the codes of other states, it framed an admirable law which passed the Legislature two years ago and was approved by the Governor in July, 1913. To put the law in operation it was necessary that the City Councils should make an appropriation. The courts held that it was the duty of Councils to make the appropriation, but that until it *was* made the act was not in force. For a year and a half Councils have nullified this law by refusing to appropriate, and at the present session of the Legislature an act was introduced repealing the former act, and substituting for it loosely drawn enactments which left the matter subject to regulations to be framed in accord with the views of two or three local officials, subject to the ratification and approval of Councils. This would

have made the situation infinitely worse than it was prior to the year 1913. Fortunately for the whole community—most fortunately for the poorer classes of the community—Governor Brumbaugh vetoed this act. Another act, which is practically an amendment of the act of 1913, has now been drawn and introduced in the Legislature, after prolonged conference with real-estate owners and agents, operative builders, representatives of the Master Plumbers Association, the director of the Department of Health and Charities, and the Attorney-General of the State. I do not know whether this act will pass the Legislature.* If it does not, an effort will be made to repeal the act of 1913 without substituting anything for it. If neither the new act nor the repealer is adopted, the act of 1913 will stand. If the new act fails and the repealer should pass and be approved by the Governor, the situation would be set back to where it was prior to 1913.

I have been discussing possible means of saving people from being compelled to ask either charity or public care. Where all these means fail, we come to the question of how the unfortunates can best be helped. This is a field in which tremendous strides have been made through such organizations as your United Hebrew Charities or the Society for Organizing Charity. The uneducated and sentimental criticize such agencies as being technical, as lacking in human interest and kindness, and as spending an undue proportion of their funds in investigation. I do not know that this objection has ever been

* This act passed the Legislature and was approved by the Governor in June, 1915.

better answered than by Mr. Edward T. Devine, formerly General Secretary of the Charities Organization Society of New York, in his book, "The Practice of Charity," where he says: "In modern organized charity, investigation has come to mean something more than * * * * discriminating between the deserving and the undeserving. Investigation is not solely or even primarily for the purpose of thwarting the expectations of imposters. It is not even merely a device for preventing the waste of charity upon unworthy objects. Investigation is rather an instrument for the intelligent treatment of distress. It is analogous to the diagnosis of the physician who does not attempt to treat a serious malady from a glance at its superficial indications, but who carefully inquires into the hidden manifestations of the disease, and seeks to know as much as possible of the complicating influences with which he must reckon in effecting a cure." The advantages of such investigations, and the necessity that they should be made by trained and experienced social workers, have become too well recognized to require argument. Modern charity is not satisfied to throw a dole to the needy, but seeks to give them a ladder upon which they may climb to self-support and self-respect.

In conclusion I want to say a word upon what might perhaps be called the logic of charitable giving. Charities that care for babies or for the aged; hospitals and other agencies for the relief of physical distress; soup-houses, Christmas dinners, and Sunday breakfasts for the hungry, outings for children, and crutches for the crippled, make an instant and

successful appeal. They reach our sympathies, and the response is usually immediate and liberal. On the other hand, the work of such organizations as the Housing Commission or the Social Settlements and of the numerous other organizations whose work is along social or educational lines, find very great difficulty in securing public support, although their work may be extremely important and valuable, and done in the most efficient way. Their appeal is wholly to the head and not to the heart. There is nothing sentimental or dramatic about them. I once had a striking illustration of this at a time when I was connected with a social settlement. We had sent out several carefully prepared appeals with little result. In the next number of our quarterly bulletin we mentioned the case of a boy who was attending the Settlement who had lost a leg, and for whom \$15 would purchase an artificial leg. About 50 people sent that \$15. I heard a man say not long ago that nine times out of ten when he gave to a charity of which he had no personal knowledge he did it with grave misgivings as to whether the gift was wise. On the other hand, many people give constantly without either investigation or misgivings. Some people give when their sympathies are stirred, others because a friend asks them, others because it is the fashion, others because they desire to gratify personal or family vanity by some permanent association of their name with the gift. I notice that your Federation collected and disbursed in the last year over \$200,000. The Society for Organizing Charity will handle this year over \$150,000. The total receipts of the Emergency Aid Com-

mittee must have amounted to several hundred thousand dollars. Adding to these the contributions for the support of churches and hospitals, or civic causes, and for the hundreds of minor charities, the total charitable contributions of this community must amount to several millions a year. This is a large sum. No such sum should be contributed without much more careful scrutiny and the exercise of much better judgment than now prevails. You have largely if not altogether eliminated the wasteful methods of collection which prevail among other agencies. The aggregate amount of that waste is appalling. It might fairly be said that the Post Office Department of the United States Government was one of the principal recipients of our charity—not to speak of the additional waste involved in the employment of clerks, stenographers, and secretaries engaged in sending out appeals and receipts and following up lists. I do not believe that we are yet ready for the Cleveland system of a general federation of charities on the line of your Federation of Jewish Charities, because I feel that such a federation would take out of the field of charitable work a great many men and women who are interested in a particular agency, but whose interest would evaporate if they were reduced to the position of a small section of a large aggregation, but I do feel very strongly that some effort should be made in this direction. I approve of the pending movement for a Central Council of Welfare Agencies, and I should like to see the reorganized Chamber of Commerce undertake the establish-

ment of a white list of charities which it could recommend as deserving of public consideration.

In closing, may I leave with you this thought of a very clear and able thinker?—"The logic of self-protection under the illusion of self-sacrifice is the logic which is at the bottom of all human progress. The utility of hospitals is not to cure the sick. It is to teach mercy. The veneration for hospitals is not because they cure the sick, it is because they stand for love and responsibility." This is true. We must endeavor always to substitute for charity such social conditions as will make charity unnecessary. We shall not succeed in doing that in your day or mine. We shall always have the poor with us in our day and generation, and we must do what we can for them. In doing it let us always remember that it must be done with love, and that when we have done it we are not entitled to feel that we have gone out of our way and done an extraordinary and unnecessary thing, but that we have merely shown that mercy which we hope and expect to receive; and that we have discharged a responsibility which is laid upon us and which we have no right to evade.